

Information to identify the case:					
Debtor 1	<u>Jason Carl Dempsey</u>			Social Security number or ITIN	xxx-xx-5246
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 15-11129-TPA					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason Carl Dempsey

3/29/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jason Carl Dempsey
Debtor

Case No. 15-11129-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Mar 29, 2021

User: dkam
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2021:

Recip ID	Recipient Name and Address
db	+ Jason Carl Dempsey, 28544 State Highway 27, Guys Mills, PA 16327-3238
14641092	Bank of America, PO Box 15312, Wilmington, DE 19850-5312
14187060	+ Marquette Savings Bank, c/o Kurt L. Sundberg, Esq., 300 State Street, Ste 300, Erie, PA 16507-1430
14132389	+ Northwest Savings Bank, c/o Colleen Lamberto, PO Box 128, Warren, PA 16365-0128
14126080	+ Receivable Managment Service, 240 Emery Street, Bethlehem, PA 18015-1980

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 30 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 30 2021 04:36:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 30 2021 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 30 2021 04:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14161844	EDI: AIS.COM	Mar 30 2021 03:23:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14126069	EDI: BANKAMER.COM	Mar 30 2021 03:23:00	Bank Of America, PO Box 982236, El Paso, TX 79998
14135001	EDI: BANKAMER.COM	Mar 30 2021 03:23:00	Bank of America, PO BOX 31785, Tampa, FL 33631-3785
14135553	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 30 2021 04:33:00	Citizens Bank, N.A., 443 Jefferson Blvd. RJW-135, Warwick, RI 02886
14126079	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 30 2021 04:33:00	RBS Citizens CC, Attn: Bankruptcy Department, 443 Jefferson Boulevard, Ms: Rjw-135, Warwick, RI 02886
14126070	+ EDI: CAPITALONE.COM	Mar 30 2021 03:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14126072	+ EDI: CITICORP.COM	Mar 30 2021 03:23:00	Citibank / Shell Oil, Citicorp Services, Po Box 790040, St Louis, MO 63179-0040
14126073	+ EDI: NAVIENTFKASMDOE.COM	Mar 30 2021 03:23:00	Department Of Education / Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14129882	EDI: DISCOVER.COM	Mar 30 2021 03:23:00	Discover Bank, Discover Products Inc, PO Box

District/off: 0315-1

User: dkam

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			3025, New Albany, OH 43054-3025
14126074	+ EDI: DISCOVER.COM	Mar 30 2021 03:23:00	Discover Financial, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
14126075	+ Email/Text: collectionbankruptcies.bancorp@53.com	Mar 30 2021 04:37:00	Fifth Third Bank, Bankruptcy Department, 1830 East Paris Avenue, Grand Rapids, MI 49546-6253
14132388	+ EDI: IIC9.COM	Mar 30 2021 03:23:00	IC Systems Inc, PO Box 64378, Saint Paul, MN 55164-0378
14126071	EDI: JPMORGANCHASE	Mar 30 2021 03:23:00	Chase Card Services, Attn: Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850
14126076	+ Email/Text: craig.dombrowski@marquettesavings.com	Mar 30 2021 04:37:00	Marquette Savings Bank, 920 Peach Street, Erie, PA 16501-1486
14126077	+ Email/Text: ahefner@onefcu.com	Mar 30 2021 04:38:00	Meadville Area Federal Credit Union, 300 Arch Street, Meadville, PA 16335-3217
14138726	+ EDI: AISMIDFIRST	Mar 30 2021 03:23:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14126078	+ EDI: AISMIDFIRST	Mar 30 2021 03:23:00	Midland Mortgage Company, Mid First Bank, Attention: Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
14180499	EDI: NAVIENTFKASMSERV.COM	Mar 30 2021 03:23:00	Navient Solutions, Inc., Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14145567	EDI: STFM.COM	Mar 30 2021 03:23:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
14126081	+ EDI: STFM.COM	Mar 30 2021 03:23:00	State Farm Financial Services, Attention: Bankruptcy, Po Box 2328, Bloomington, IL 61702-2328
14126082	+ EDI: VERIZONCOMB.COM	Mar 30 2021 03:23:00	Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
14208523	EDI: CAPITALONE.COM	Mar 30 2021 03:23:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
14126083	+ Email/Text: rmcbknotices@wm.com	Mar 30 2021 04:37:00	Waste Management, 1001 Fannin, Suite 4000, Houston, TX 77002-6711
14126084	+ EDI: WFFC.COM	Mar 30 2021 03:23:00	Wfs Financial / Wachovia Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569
14126085	+ EDI: CAPITALONE.COM	Mar 30 2021 03:23:00	Worlds Foremost Bank NA, Attn: Collections, Po Box 82608, Lincoln, NE 68501-2608

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-1

User: dkam

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor MidFirst Bank andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Jason Carl Dempsey dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Joshua I. Goldman	on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6